THIS INSTRUMENT PREPARED BY AND RETURN TO: Eric L. Sappenfield, PLLC, MS Bar #6468 6858 Swinnea Road, 5 Rutland Place Southaven, MS 38671 (662) 349-3436

BankPlus, a Mississippi Banking Corporation

1068 Highland Colony Parkway Ridgeland, Mississippi 39157 Work Phone #: (601) 898-4840 Home Phone #: n/a GRANTOR

TO

SPECIAL WARRANTY DEED

Timothy S. Baldwin and wife, Kimberly N. Baldwin

2865 Liverpool Lane Southaven, Mississippi 38671 Work Phone #: 119 Home Phone #: 901-871-6113 GRANTEE

For and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, BankPlus, a Mississippi Banking Corporation, does hereby sell, convey, and specially warrant unto Timothy S. Baldwin and wife, Kimberly N. Baldwin, as tenants by the entirety with full rights of survivorship and not as tenants in common, the following described property situated in the County of DeSoto, State of Mississippi, together with all improvements and appurtenances thereon more particularly described as follows:

Lot 90, Dickens Place, Section "B", PUD, Oliver's Glenn Subdivision, in Section 9, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 62, Page 43, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The improvements herein are being transferred "as is" and no warranty, expressed or implied, is hereby made by the Grantor.

The warranty in this deed is subject to subdivision and zoning regulations in effect in DeSoto County, rights of ways and easements for public roads and public utilities and restrictive covenants and easements of record.

It is understood and agreed that the taxes for the year 2012 have been prorated as of this date on an estimated basis and when said taxes are actually determined, if the proration is incorrect then Grantor(s) agree to pay Grantee(s) or their assigns any deficiency and likewise Grantee(s) agree to pay Grantor(s) or their assigns any amount overpaid.

Possession is to be given with delivery of this Deed.

WITNESS OUR SIGNATURE, this the 22nd day of August, 2012

Banking Corporation

By: / / / / / / / / / / Jerry L. Farley First Vice-President

STATE OF Mississippi COUNTY OF DeSoto

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 23rd day of August, 2012, within my jurisdiction, the within named Jerry L. Farley, who acknowledged that he is First Vice-President of BankPlus, a Mississippi Banking Corporation, and that for and on behalf of the said Corporation, and as it act and deed he executed the above and foregoing instrument, after having been duly authorized by said corporation so

to do.

Notary Public Sarah Bryant

My Commission Expires:

June 21, 2015

FILE NUMBER: 13519

SARAH Separes

SOTO